My Federal Retirement

High-3 Average Salary Estimator Worksheet

For Educational Use Only - *Estimate your FERS High-3 Average Salary and projected basic annuity. Your official retirement calculation is performed by your employing agency and the Office of Personnel Management (OPM).*

Step 1: Record Your Highest Consecutive 36 Months of Basic Pay

Include basic pay and locality pay, if applicable. Do not include overtime, bonuses, awards, travel reimbursements, or other non-retirement-covered pay.

Period	Annual Basic Pay	Locality Included?	Notes
Year 1	$________________	☐ Yes ☐ No	
Year 2	$________________	☐ Yes ☐ No	
Year 3	$________________	☐ Yes ☐ No	

Step 2: Estimate Your High-3

Year 1	$____________
Year 2	$____________
Year 3	$____________
Total	$____________
Estimated High-3 Average	Total ÷ 3 = $____________

Step 3: Estimate Your Annual FERS Basic Annuity

Formula: High-3 × Years of Creditable Service × Multiplier

Estimated High-3	$____________
Years of Creditable Service	____________
Multiplier	☐ 1.0% ☐ 1.1%
Estimated Annual Annuity	$____________
Estimated Monthly Annuity	$____________

Before You Retire Checklist

- Verify your SF-50s are accurate.
- Confirm your service history is complete.
- Review which types of pay count toward your high-3.
- Estimate your FERS pension before choosing a retirement date.
- Consult official OPM resources for retirement guidance.

What Counts Toward Your High-3?

Generally Included	**Generally Excluded**
Basic GS Salary	Overtime
Locality Pay	Bonuses & Awards
Special Salary Rates	Travel Reimbursements
Certain Retirement-Covered Premium Pay	Recruitment/Relocation Incentives